

Has there been a change related to CHAMPVA eligibility when a widow(er) remarries?

Yes. Previously, CHAMPVA benefits terminated when a widow(er) remarried, regardless of the age of the widow(er). The Veterans Benefit Act of 2002, Public Law 107-330, authorizes the VA to provide benefits to a CHAMPVA-qualifying widow(er) who remarries at age 55 or older.

Who is eligible?

Widows(ers) who meet the criteria of CHAMPVA beneficiary and remarry at age 55 or older are eligible for CHAMPVA benefits.

What is the effective date?

The effective date is February 4, 2003.

Will I be able to qualify for CHAMPVA benefits if I remarried prior to February 4, 2003, but I was 55 or older when the remarriage occurred?

Yes. There is a one-year grace period, from February 4, 2003, to February 5, 2004, during which you can apply for CHAMPVA benefits.

Will I be able to claim reimbursement for medical services I received prior to February 4, 2003, if I remarried prior to that date and was 55 or older when the remarriage occurred?

No. Billing for medical services you obtained after remarriage, but prior to February 4, 2003, is not payable.

If I was TRICARE eligible, but lost that eligibility when I remarried, will I qualify for CHAMPVA?

If you meet the criteria of a CHAMPVA-eligible widow(er) and the remarriage occurred after your 55th birthday, you will qualify for CHAMPVA as you are no longer eligible for TRICARE benefits.

What criteria must be met to be a CHAMPVA-eligible widow(er)?

CHAMPVA provides coverage to the widow(er) of a veteran who (1) was rated permanently and totally disabled due to a service-connected condition at the time of death, or (2) died of a service-connected disability, or (3) died on active duty and the widow(er) is not otherwise eligible for TRICARE benefits.

If I remarried before I was 55 years old, am I eligible for CHAMPVA?

No.

If I was the spouse of a veteran who was rated as permanently and totally disabled, divorce the veteran, and remarry, would I qualify again for CHAMPVA?

No. The Veterans Benefit Act of 2002 only provides CHAMPVA coverage for the widows(ers) of veterans who meet the criteria in the prior question.

How do I apply for CHAMPVA benefits if I remarry after age 55?

- If you were remarried after your 55th birthday, but prior to February 4, 2003, submit the following information no later than February 4, 2004:
 - VA Form 10-10d, Application for CHAMPVA Benefits
 - VA Form 10-7959c, CHAMPVA Other Health Insurance Certification
 - A copy of your Medicare card if you are also eligible for Medicare or if you are over 65 years old and do not have Medicare entitlement, a copy of the Medicare disallowance of benefits
 - Marriage license/certificate to the veteran (a copy – not the original)
 - Marriage license/certificate for current marriage (a copy – not the original)
 - A copy of your birth certificate
 - The Department of Veterans Affairs (VA) rating decision or the casualty report for the veteran sponsor (if you do not have this information, we will contact the VA Regional Office to obtain the information)
- If you remarried after your 55th birthday, and after February 4, 2003, and have been a CHAMPVA beneficiary, submit a copy of your marriage license/certificate for your current marriage and an updated VA Form 10-7959c, CHAMPVA Other Health Insurance Certification.

- If you remarried after your 55th birthday, and after February 4, 2003, and prior to the remarriage you were receiving TRICARE benefits, submit the following information:
 - VA Form 10-10d, Application for CHAMPVA Benefits
 - VA Form 10-7959c, CHAMPVA Other Health Insurance Certification
 - A copy of your Medicare card if you are also eligible for Medicare or if you are over 65 years old and do not have Medicare entitlement, a copy of the Medicare disallowance of benefits
 - Marriage license/certificate to the veteran (a copy – not the original)
 - Marriage license/certificate for current marriage (a copy – not the original)
 - A copy of your birth certificate
 - The Department of Veterans Affairs (VA) rating decision or the casualty report for the veteran sponsor (if you do not have this information, we will contact the VA Regional Office to obtain the information)

How do I obtain the forms?

Forms are available from the voice mail menu at 1-800-733-8387, 24 hours a day, 7 days per week. You may also obtain the forms from our website at WWW.VA.GOV/HAC and select FORMS from the left panel.

Where do I send my application?

To apply for benefits, send the information to the HAC, CHAMPVA-Eligibility, PO Box 469028, Denver, CO 80246-9028.

How do I get more information?

- Check our website at WWW.VA.GOV/HAC
- Write us at PO Box 65023, Denver, CO 80206-9023
- E-mail us at HAC.INQ@MED.VA.GOV
- Call 1-800-733-8387, Monday-Friday from 8:15 AM - 6:00 PM Eastern Time.